

Fill in this information to identify the case:

Debtor 1 Mathew Ragan

Debtor 2

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number : 4:19-bk-03804-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: J.P. Morgan Mortgage Acquisition Corp. as serviced by NewRez LLC Court claim no. 3
d/b/a Shellpoint Mortgage Servicing (if known):

Last 4 digits of any number you use to identify the debtor's account: 4950

Property Address: 246 Fountain Road
Snow Shoe, PA 16874

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$0.00

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 2024-11-01

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, and costs outstanding:

+(b) \$ 0.00

c. **Total.** Add lines a and b.

(c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.


Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

Signature  Date 12-12-24

Print Joshua I. Goldman Title Authorized Agent for Creditor

Company Padgett Law Group

If different from the notice address listed on the proof of claim to which this response applies:

Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312

Contact phone (850) 422-2520 Email plginquiries@padgettlawgroup.com

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
WILLIAMSPORT DIVISION

In Re;

Mathew Ragan

Case No.: 4:19-bk-03804-MJC

Debtor(s)

Chapter: 13

CERTIFICATE OF SERVICE

I, hereby certify that on 12/18/2024, a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor
Mathew Ragan
246 Fountain Road
Snow Shoe, PA 16874

By Electronic Mail

Attorney for Debtor
Tullio DeLuca
381 N. 9th Avenue
Scranton, PA 18504

Trustee
Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

US Trustee
United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

/s/ Joshua I. Goldman
Joshua I. Goldman